EXHIBIT "A"

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Based on the evidence and statements on scene, the investigation revealed that vehicle 2 was a large load Tractor Trailer with a load making a right turn from N Center Dr (aka ramp from Rt 1 s to Commerce Blvd) to Commerce Blvd. The vehicle had to use both lanes to make the swing. During the turn Vehicle 1 which was behind vehicle 2 aproached the intersection. Driver 2 could not see this as the turn was being made and vehicle 1 was struck by vehicle 2 in a sideswipe fashion.

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NORTH BRUNSWICK POLICE DEPARTMENT STATEMENT-TRAFFIC

Case No. 17074867 Incident Date: NOV 9,2017 Inc. Time 11: 00A4
Name Chery Henderan Address 524 Wheeler Pl
DOB 1/6/77 Home Phone No. N/A Cell. Phone No. 7.32)207-4248
Veh. No. 1 Driver () Passenger () Pedestrian hit () Witness ()
Inc. Location: North Brenswick, N. Center Drive
DESCRIBE IN DETAIL WHAT HAPPENED
We were both coming down n. center Drive
I was in the right have and the tractor truck
yet NO. (2) was in the lift Lane We both
Stop at the sign of N. Center Drive and commerce
Blud, When I realize he turning right
to go onto commerce Reval to get one rate
I I didn't more I stay at the stop sign.
as the tractor truck was making the turn
it was wide enough that's when he
seel o swine my veh on the driver side.
I did see the signal that's why I
side swipe my veh on the driver side. I did see the signal that's why I didn't proceed to make any mover.
Witness Signed

Ехнівіт "В"

MID-L-001382-19 02/12/2019 11:40:44 AM Pg 1 of 3 Trans ID: LCV2019263018

Evan A. Marx – Attorney ID: 21018-2017 SHAW KREIZER, P.A. 1161 Broad Street, Suite 314 Shrewsbury, NJ 07702 (732) 621-8080 Attorneys for Plaintiff, Victor Sainz

CHERYL HENDERSON,

SUPERIOR COURT OF NEW JERSEY LAW DIVISION: MIDDLESEX COUNTY

Plaintiff,

DOCKET NO .:

V.

CIVIL ACTION

CROWN TRUCKING, INC., GREGORY GERMEK, JOHN DOE 1-10 and ABC CORP. 1-10 (said names being fictitious designations),

COMPLAINT, JURY DEMAND, DESIGNATION OF TRIAL COUNSEL AND CERTIFICATION

Defendant(s).

Plaintiff Cheryl Henderson, residing in the City of Somerset, State of New Jersey (hereinafter "Plaintiff") by way of Complaint and Jury Demand against the Defendants, says:

FIRST COUNT

- On or about November 9, 2017 Plaintiff was the owner/operator of a motor vehicle travelling at or near the intersection of North Center Drive and Commerce Boulevard in North Brunswick, New Jersey.
- 2. At the aforementioned time and place, Defendant Gregory Germek was the operator of a motor vehicle owned and/or controlled by Defendant(s) Crown Trucking, Inc. when Defendant Germek so negligently, carelessly and/or recklessly operated his/her/their motor vehicle(s) so as

Case 3:19-cv-09199-BRM-LHG Document 1-1 Filed 04/02/19 Page 8 of 23 PageID: 13

MID-L-001382-19 02/12/2019 11:40:44 AM Pg 2 of 3 Trans ID: LCV2019263018

to cause a collision with vehicle occupied by Plaintiff.

At the same time and place, Defendant(s) Crown Trucking Inc., Gregory Germek, 3.

John Doe 1-10 (fictitiously named) and/or ABC Corp. 1-10 (fictitiously named), their agents or

assigns so carelessly, negligently and recklessly operated, maintained or repaired said vehicle so

as to cause the within collision.

As a direct and proximate result of the foregoing, the Plaintiff was caused to sustain 4.

serious and permanent injuries, as more particularly defined and set forth in N.J.S.A. 39:6A-8(a)

and has suffered great pain, shock, and mental anguish and was, and still is, incapacitated and will

be permanently disabled, and has in the past and will in the future be caused to expend substantial

sums of money for medical treatment.

As a direct and proximate result of the aforesaid carelessness, recklessness and/or

negligence of the defendants, Plaintiff was injured, has incurred and in the future will incur

expenses for the treatment of his injuries, has been disabled and in the future will be disabled and

unable to perform his usual functions, has been caused and in the future will be caused great pain

and suffering, to his great loss and damage.

WHEREFORE, Plaintiff demand Judgment against the defendants on this, the First Count

of the Complaint and Jury Demand, for damages, together with interest and costs of suit.

SHAW KREIZER, P.A.

/s/ Evan A. Marx Dated: February 12, 2019

Evan A. Marx

Attorneys for Plaintiff

2

MID-L-001382-19 02/12/2019 11:40:44 AM Pg 3 of 3 Trans ID: LCV2019263018

CERTIFICATION PURSUANT TO R. 4:5-1

I hereby certify that the matter in controversy is not the subject of any other action pending in any court or arbitration proceeding, nor is any other action or arbitration proceeding contemplated. I further certify that there is/are no other parties who should be joined in the within

SHAW KREIZER, P.A.

Dated: February 12, 2019

action.

/s/ Evan A. Marx
Evan A. Marx
Attorneys for Plaintiff

DESIGNATION OF TRIAL COUNSEL

Please take notice that pursuant to \underline{R} . 4:25-4, Evan A. Marx, Esq., is hereby designated as trial counsel in this matter.

JURY DEMAND

The Plaintiff hereby demand a jury trial as to each and every issue in this action so triable.

SHAW KREIZER, P.A.

Dated: February 12, 2019

/s/ Evan A. Marx
Evan A. Marx
Attorneys for Plaintiff

If you cannot afford an attorney, you may call the Legal Services office in the county where you live. If you do not have an attorney and are not eligible for free legal assistance, you may obtain a referral to an attorney by calling one of the Lawyer Referral Services. A list of these numbers is also provided.

Dated: March 11, 2019

/s/ Jennifer Perez
Acting Clerk of the Superior Court

Name of Defendants to be served:

Gregory E. Germek 72 Main Street Duryea, PA 18704

Crown Trucking Inc. 1744 Shamrock Road Paxinos, PA 17860 MID-L-001382-19 02/12/2019 11:40:44 AM Pg 1 of 1 Trans ID: LCV2019263018

Civil Case Information Statement

Case Details: MIDDLESEX | Civil Part Docket# L-001382-19

Case Caption: HENDERSON CHERYL VS CROWN

TRUCKING INC.

Case Initiation Date: 02/12/2019
Attorney Name: EVAN A MARX
Firm Name: SHAW KREIZER, P.A.
Address: 1161 BROAD ST STE 314

SHREWSBURY NJ 07702

Phone:

Name of Party: PLAINTIFF : Henderson, Cheryl Name of Defendant's Primary Insurance Company

(if known): None

Case Type: AUTO NEGLIGENCE-PERSONAL INJURY (NON-

VERBAL THRESHOLD)

Document Type: Complaint with Jury Demand

Jury Demand: YES - 6 JURORS Hurricane Sandy related? NO

Is this a professional malpractice case? NO

Related cases pending: NO If yes, list docket numbers:

Do you anticipate adding any parties (arising out of same

transaction or occurrence)? NO

THE INFORMATION PROVIDED ON THIS FORM CANNOT BE INTRODUCED INTO EVIDENCE CASE CHARACTERISTICS FOR PURPOSES OF DETERMINING IF CASE IS APPROPRIATE FOR MEDIATION

Do parties have a current, past, or recurrent relationship? NO

If yes, is that relationship:

Does the statute governing this case provide for payment of fees by the losing party? NO

Use this space to alert the court to any special case characteristics that may warrant individual management or accelerated disposition:

Do you or your client need any disability accommodations? NO If yes, please identify the requested accommodation:

Will an interpreter be needed? NO If yes, for what language:

I certify that confidential personal identifiers have been redacted from documents now submitted to the court, and will be redacted from all documents submitted in the future in accordance with Rule 1:38-7(b)

02/12/2019 Dated /s/ EVAN A MARX Signed EXHIBIT "C"

Marc Jones

From: Evan Marx <evan@sklaw.com> Sent: Tuesday, March 26, 2019 11:06 AM To: Marc Jones Cc: Josh Edelstein Subject: Re: In re Cheryl Henderson - Proof of Service - Our File No.: 1801-66295NJ Mark: I do not have proof of service yet. My office will provide upon receipt. Evan A. Marx TRIAL ATTORNEY | PERSONAL INJURY Shaw Kreizer Injury Lawyers Tel: (800) 365-1234 Ext. 9100 Fax: (888) 788-2131 Web: www.SKLaw.com × SHREWSBURY, NJ | NEW YORK, NY | WOODLAND PARK, NJ | STATEN ISLAND, NY | BRONX, NY This email may contain privileged and confidential information and is intended only for the use of the specific individual(s) to whom it is addressed. If you are not an intended recipient of the email, you are hereby notified that any unauthorized use, dissemination or copying of this email or the information contained in it or attached to it is strictly prohibited. If you have received this email in error, please delete it and immediately notify the person named above by reply mail. On Tue, Mar 26, 2019 at 10:42 AM Marc Jones < MJones@c-wlaw.com > wrote: Evan:

This firm is being retained to enter an appearance and defend Crown Trucking and/or Gregory Germek with regard to the above referenced matter. At your earliest convenience, can you e-mail me the proof of service as to both Crown Trucking and Mr. Germek?

Thank you.

CORDIALLY YOURS,

MARC R. JONES | PARTNER

Max a. Jones

mjones@c-wlaw.com

CIPRIANI & WERNER PC

155 GAITHER DRIVE - SUITE B

MOUNT LAUREL, NJ 08054

T: 856-761-3800 | www.c-wlaw.com

M: 609-206-8391

F: 856-437-7465

PENNSYLVANIA · NEW JERSEY · DELAWARE · NEW YORK · WEST VIRGINIA · VIRGINIA · MARYLAND · WASHINGTON, D.C.

EXHIBIT "D"



SHAW KREIZER, P.A. REPLY TO: 1161 BROAD STREET / SUITE 314 SHREWSBURY, NJ 07702

Direct: (732) 621-8080 Ext. 8100

Fax: (732) 621-8000 Email: David@SKlaw.com

December 12, 2018

VIA U.S. MAIL & E-MAIL to A097693@progressive.com

Progressive PO Box 512926 Los Angeles, CA 90051 **Attn: Chadwith Sakala**

Re: Our Client:

Claim No.:

Date of Loss:

Cheryl Henderson

175665394 11/9/2017

Dear Mr. Sakala:

As you are aware, this office represents Cheryl Henderson with respect to the injuries she sustained at the time of the above-referenced accident. To follow is information concerning the facts of this accident as well as information concerning the nature and severity of the injuries that our clients sustained.

FACTS:

On November 9, 2017, our client Cheryl Henderson was the driver of a motor vehicle traveling on North Center Drive in North Brunswick, NJ, in the right lane. Your insured was also traveling on North Center Drive when they attempted to make a right turn from the center lane, hitting the driver's side of our client's vehicle. As a result of your driver's negligence, our client has sustained serious, diverse and permanent injuries.

SKLAW.COM

SHREWSBURY, NJ • NEW YORK, NY • WOODLAND PARK, NJ • STATEN ISLAND, NY

LIABILITY:

We are enclosing herewith for your review a copy of the Police Report, as well as property damage photos. We trust that you will agree that liability rests 100% on the part of your insured.

INJURIES/MEDICALS:

Immediately following the accident, Ms. Henderson sought emergency treatment at St. Peter's University Hospital in New Brunswick, NJ. She presented with multiple complaints of pain including neck pain and left shoulder pain. She underwent imaging studies, was prescribed pain medication and was discharged with instructions to follow up with her doctor. These hospital records are enclosed.

Ms. Henderson then sought treatment at Bound Brook Family Chiropractic Center, located in Bound Brook, NJ. Upon initial consultation, she complained of neck pain, back pain and left shoulder pain. She began conservative therapy including various physiotherapeutic modalities, such as electric nerve stimulation, heat/cold therapy and manual traction. Due to her consistent neck and back pain, she was recommended for MRIs of the cervical spine and the lumbar spine. Most notable is as follows:

- Central disc herniation at C2-C3, C3-C4, C4-C5, C5-C6 and C6-C7;
- Central disc herniation with annular bulging at L4-L5;
- Annular bulges at L3-L4 and L5-S1;

In order to better assess the nature and extent of Ms. Henderson's injuries, she was referred to Dr. Peter Kwan, M.D., a neurologist located in Edison, NJ. Upon initial consultation she complained of back pain, as well as neck pain radiating into her left shoulder. Dr. Kwan recommended Ms. Henderson for EMG/NCV testing of both the upper and lower extremities, performed on 9/18/18, which revealed left-sided radiculopathy at C7. These test results are enclosed.

Ms. Henderson also sought treatment with Dr. Diego Herrera, M.D., an orthopedic surgeon located in Edison, NJ. Upon initial consultation, she reiterated her complaints of neck pain, back pain and left shoulder pain. Dr. Herrera recommended Ms. Henderson continue physical therapy and follow up with him as needed. Ms. Henderson continued her conservative therapy at Total Care Physical therapy, located in East Orange, NJ. She underwent various physio-therapeutic modalities, such as therapeutic exercises and heat/cold therapy. These records are enclosed.

Because of her worsening pain that was not alleviated with conservative therapy, Ms. Henderson was referred to Dr. Wayne Fleischhacker, D.O., a pain management specialist located in Union, NJ. Upon initial visit, she reiterated her complaints of neck pain, back pain and left shoulder pain. To treat her worsening back pain, **Dr.**Flesichhacker prescribed Ms. Henderson pain medication and recommended her for both cervical and lumbar epidural steroid injections. These records are enclosed.

I trust you will find the remainder of the enclosed documents to be self-explanatory. Please note that Ms. Henderson continues to experience pain with limited range of motion.

PIP/NO-FAULT:

PIP benefits Cheryl Henderson for were paid pursuant to her policy with New Jersey Manufacturers under Claim # 2017-795778-1. This shall serve as authorization for you to obtain our client's PIP file.

Please note that as your insured was operating a commercial vehicle at the time of the accident, Ms. Henderson is subject to the Zero Threshold.

DAMAGES:

Based on the treatment and diagnosis of our client's treating physicians, this office hereby demands \$100,000 for Cheryl Henderson for the purpose of settlement. Upon receipt of the enclosed documentation, kindly contact the undersigned so that we may discuss this matter in further detail.

Very truly yours, SHAW KREIZER, P.A.

David P. Kreizer

DPK/kjf Enc. EXHIBIT "E"

UNITED STATES DISTRICT COURT FOR THE DISTRICT OF NEW JERSEY (Newark Vicinage)

CHERYL L. HENDERSON,	
Plaintiff,	
v.	Civil Action No.:
CROWN TRUCKING, INC.; GREGORY GERMEK; JOHN DOES(S) (1-10); and BAC CORP(S). (1-10) (fictitious names),	
Defendants.	

ANSWER AND DEFENSES OF DEFENDANTS, CROWN TRUCKING, INC. AND GREGORY GERMEK, TO PLAINTIFF'S COMPLAINT

Defendants, Crown Trucking, Inc. and/or Gregory Germek (hereinafter referred to as "Defendants" or "Crown Trucking"), by way of Answer to the Plaintiff's Complaint, hereby states:

FIRST COUNT

- 1. Defendants are without knowledge or information sufficient to form a belief as to the truth of the averments contained in this paragraph, and the same are accordingly denied and strict proof thereof is demanded at the time of trial.
 - 2. Denied.
 - 3. Denied.
- 4. Defendants are without knowledge or information sufficient to form a belief as to the truth of the averments contained in this paragraph, and the same are accordingly denied and strict proof thereof is demanded at the time of trial.
- 5. Defendants are without knowledge or information sufficient to form a belief as to the truth of the averments contained in this paragraph, and the same are accordingly denied and strict proof thereof is demanded at the time of trial.

WHEREFORE, Defendants, Crown Trucking and/or Gregory Germek, hereby demands judgment against the Plaintiff dismissing Plaintiff's Complaint with prejudice and respectfully requests

that the Court enter a judgment in its favor and against the Plaintiff for attorneys' fees and costs and any other relief that this Court deems just and appropriate.

SEPARATE DEFENSES

- 1. The Complaint fails to state a claim upon which relief may be granted, and Defendants reserve the right to move to dismiss.
- 2. The Complaint is barred by the applicable statute of limitations and/or statute of repose governing such claims.
- 3. The incidents complained of were caused by third parties over whom Defendants had no control.
- 4. If Plaintiff sustained injuries or damages, those injuries or damages were proximately caused by the superseding intervening actions of others.
 - 5. Defendants breached no duty to any party herein.
 - 6. Plaintiff's claims are barred by the doctrine of laches.
 - 7. Plaintiff's claims are barred by the doctrine of waiver.
 - 8. Plaintiff's claims are barred by the doctrine of unclean hands.
 - 9. Plaintiff's claims are barred by the doctrine of estoppel.
 - 10. Plaintiff's claims are barred by the doctrine of joint enterprise.
- 11. Plaintiff's claims are barred, in whole or in part, by the entire controversy doctrine. <u>R.</u> 4:30A.
- 12. Without admitting any liability herein, and without admitting that Plaintiff has suffered any damages at all, Plaintiff failed to take reasonable steps to mitigate damages, if any.
- 13. Defendants complied with all applicable and existing state and federal statutes and regulations and industry standards.
- 14. Plaintiff's claims are barred or diminished and reduced by the doctrine of comparative negligence under the New Jersey Comparative Negligence Act, N.J.S.A. 2A:15-5.1 et seq.

- 15. Plaintiff's claims are barred or diminished and reduced by the Collateral Source Rule, as set forth in N.J.S.A. 2A:15-97.
- 16. Plaintiff's claims are barred, in whole or in part, because Plaintiff lacks the requisite standing to proceed with this litigation.
- 17. This action is barred, in whole or in part, by Plaintiff's failure to join a party without whom the action cannot proceed pursuant to R. 4:28-1.
 - 18. Defendants deny any claim for strict liability, if any.
 - 19. Defendants deny any claim for compensatory damages.
 - 20. Defendants deny any claim for punitive damages.
 - 21. Plaintiff's claims are barred, in whole or in part, by accord and satisfaction.
- 22. Service of process was insufficient and/or improper and Plaintiff's claims should be dismissed accordingly.
- 23. Plaintiff's claims are barred, in whole or in part, by <u>F.R.C.P.</u> 11 (b), and, as present, is frivolous, improper, intended to harass, is unwarranted, baseless and is lacking in evidentiary support, and, as a result, Defendants are entitled to sanctions.

REQUEST FOR STATEMENT OF DAMAGES

1. You are hereby requested and required to furnish to the undersigned within five (5) days, a written statement of the amount of damages claimed.

DESIGNATION OF TRIAL COUNSEL

PLEASE TAKE NOTICE that pursuant to Rule 4:25-4, Marc R. Jones, Esquire, is hereby designated as trial counsel in the above matter.

DEMAND FOR JURY TRIAL

Defendants hereby demands a trial by jury as to all issues.

CERTIFICATION PURSUANT TO R. 4:5-1

The matter in controversy is not the subject to any other known action pending in any Court, or of a known or contemplated arbitration proceeding. There are no other parties known who should be joined in this action.

CIPRIANI & WERNER, P.C.

MARC R. JONES, ESQUIRE

Attorneys for Defendants - Crown Trucking, Inc. and/or

Gregory Germek

155 Gaither Drive – Suite B

Mount Laurel, NJ 08054

T: 856-761-3800

mjones@c-wlaw.com

DATED: April 2, 2019